



GP 21654

PATENT
Attorney Docket No. 47004.000059

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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8/3 01-29-01
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Technology Center 2100

In re Application of :

Applicant: Ravi ACHARYA, et al.)
Serial No.: 09/506,434)
Filed: February 18, 2000)
For: **SYSTEM AND METHOD FOR**)
ELECTRONIC DEPOSIT OF)
THIRD-PARTY CHECKS BY)
NON-COMMERCIAL BANKING)
CUSTOMERS FROM REMOTE)
LOCATIONS)

January 23, 2001

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

INFORMATION DISCLOSURE STATEMENT

In accordance with 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant respectfully submits the following documents for the Examiner's consideration. Enclosed for the Examiner's convenience are (a) a completed Form PTO 1449, (b) the one hundred forty (140) listed patents, and (c) two (2) publications.

References U1 through U19 are the result of a pre-examination search directed to the subject matter of the invention, and reflected in the Petition to Make Special filed herewith on this same date.



Applicants respectfully request that the Examiner indicate the enclosed references have been considered in this application by returning a copy of the Form PTO-1449 with the Examiner's initials in the left column per MPEP 609.

This Information Disclosure Statement is submitted before the mailing of a first Office Action. Accordingly, no fees are due. However, if any fees are incurred upon the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

By: Scott D. Balderston 1/23/01

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